# **Appendix B**

# **CHIP Verbatim Comments and Open-Ended Responses**

Question 3: Has there been a time when you felt your child received fewer services than other patients?

Response: Yes (explain)

Not thorough enough

Just felt my child was not getting help and provider getting paid.

Not enough dental funds to get teeth fixed with my child/children.

There is not enough funding for children

On dental

My child needs orthodontic surgery - but they want \$5,000.00 up front, so he does not get to have it done.

*In the eye care provisions, the options given for choices of eye glass frames were very few.* 

Child has been sick with intestinal pain for three years. It has been hard to get doctors to run much needed test.

Medical supplies were not covered. Important medical equipment for home use was not provided. He had an ear blockage and was only given some kind of drops, went back 3 days later and nurse knew how, and did not remove plug!

Question 19: If your child's personal provider couldn't see him or her, did the provider's office help you find another place to take your child?

Question 20: If yes, where did they refer your child?

Another doctor or nurse Public Health Clinic/Community Health Center Emergency room at the hospital Other

*Urgent Care (3 responses)* 

Convenient Care

Chest x-ray & CT scan; was referred to a surgeon but didn't need to see him after all.

X-rays

Lab for blood work

Sleep study

Specialist

Hospital with more facilities

A different doctor; same office

Another doctor/PA at center saw her.

Different doctor in same office/clinic.

They always got us in or someone from the same office.

Don't know because this never happened.

## Please use the following for any comments, suggestions, etc.

Note: Comments are repeated if they fall under more than one category and when someone's name was mentioned, it was removed to protect privacy

#### **Thanks and Other Positive Comments**

A good thing

Am grateful for opportunity for my child to have CHIP. Could not provide medical care when needed if she did not have this.

Appreciate the program very much and don't know what we would do without it.

CHIP has been a huge blessing to our family. My husband has always worked, but health care is unaffordable.

CHIP has been a huge help to our family. While the adults do not have health insurance, it is such a blessing to have had health insurance for our kids. Thanks for all you do!

CHIP has been an absolute great help with my children's health care. With being a farm family and no insurance, it has made it possible for them to get health care when they need it. Thank you.

CHIP has been very helpful for our family. My husband is a full-time student and affording health care for our family is very difficult for us.

CHIP has enabled me to keep my children covered with health insurance and get well child checks while pursuing a nursing degree. If not for CHIP, I couldn't have afforded insurance.

CHIP is a very good program. Insurance is very expensive and unaffordable. Without CHIP my kids would probably not have routine checks

CHIP is a wonderful program and has helped out our family. Is away beyond words. Thank you for all that you have done towards the health of our children!

CHIP is a wonderful program! Thank you very much.

CHIP is a wonderful program. It gives me as a parent great peace of mind.

CHIP is an awesome program and has made life easier for myself and my husband, because we don't have to worry about how we're going to cover our children's health.

CHIP is the best! I feel very fortunate to receive these benefits! I don't know what I'd do without this help - you all are awesome!

CHIP program is wonderful; couldn't do without it at this time. The dentist my child now has is very good, but when we go in for appointments, we've waited up to 45 minutes before being seen. Also, dentist called to cancel/re-schedule a couple of times. Not CHIPs fault. May find a new one soon.

CHIPs has been great. It has really saved me from the stress of medical/dental bills.

CHIPS has been of great value to us during a very difficult time.

CHIPs has been very good to use and caring to my family. Thank you very much.

CHIPs is a tremendous program and piece of mind for me to know I can take my child to a doctor if need be.

CHIPs is very good service. We are grateful for the help they give us with my daughter's care. Thank you.

Fantastic program.

Great program! Helpful and caring people.

Great program. Billing at [Provider Name] in Butte could improve.

I am extremely grateful that my children have CHIPs - I think this country needs more programs like this.

I am just thankful for CHIP and all the help they offer financially

I am real glad that we are on CHIPS, or my children are. We could not have been able to have the teeth work done that they need if it was not for you. Thank you!! And the hospital care that we need. Thank you very much.

I am so grateful for your services. My daughter has severe depression and without this insurance, I would not be able to get her the help she needs. Thank you so much.

I am so grateful to have CHIP for my child. All children should be so lucky. Thank you!

I am so thankful for CHIPs Health Care for my children. Because of CHIPs, they stay and are very healthy. I appreciate all of the health care givers. Thank you very much.

"I am very grateful for the "CHIP" program. Without it, my children (x2) would not have health insurance. You do a wonderful job, and I don't have any complaints."

I am very grateful for this CHIPs program, as this is the only insurance my children have. I work full-time but still can't afford to insure them. My husband has had 2 back surgeries in the past year and isn't working. Thanks so much

I am very grateful for CHIPs that my son has.

I am Very please with all of the help I received with the CHIP program. Thank You very much I am very thankful for this program. Without it, I could not afford insurance. Thanks to those making it possible.

I appreciate the help the CHIP program has been through the years for my children's health care needs. Thank you!

I don't know what we would do without CHIP-it has been a God Send! Thank you.

I feel the CHIP program is a wonderful program. I really appreciate being able to have my daughter on it. Thank you.

I have 5 children. I am a single mother. Thank you for the CHIP program. I do wish the dental program allowed more than it does though.

I have had no problems with CHIPs. Thank you.

I just want to thank you for offering this program. We feel very blessed to have the help and are very thankful.

I love the CHIP program and am so grateful I have such an option to keep my kids health. It's a big lifesaver!

I think CHIP is a great program for uninsured kids. We will be moving to Vermont July 7. Thank you so much for your assistance for my son.

I think CHIP is wonderful, and I'm very grateful for the service.

I think it's an excellent program.

I think the CHIPs program is a wonderful thing. I could not provide medical care for my children without it. I couldn't afford insurance or the high price of medical care.

I think this is a wonderful program and am thankful it is available!

I think this program is wonderful. Without this my children wouldn't have insurance.

I think you all are very helpful. You do a great job for people who need help. Thank you for being there.

I would like to say Thank you from the bottom of my heart, for helping us out with my son's medication & doctor visits, without you, he would surely suffer due to cost of meds and doctor visits. Thank you again.

I would like to thank everyone who has made this program a success. Without this program, I don't know where we would be. Great job you have done. You "all" deserve a pat on the back.

I'm very satisfied with CHIP. I only wish there was some coverage for braces because in severe cases of crooked teeth this will be a problem through young adult and since my family is in the poverty level this cannot be afforded to make the correction.

It's a great program

It's a wonderful program. Without coverage my child would have a life threatening consequences. Thank you so much.

Keep me on!!

Keep up the great work!! You guys are a godsend.

Maybe have more money available for dental. Overall - the program is great and so helpful! Thanks!

My husband and I are so thankful that we have health benefits for our 2 children. Thank you for CHIP and God Bless you richly!

My son was referred to a psychologist to test him for ADD. After the tests were completed, I met with the doctor so he could explain the results and give us his recommendations as to how to proceed with our son's care. The appt. with the doctor (to explain results) was not covered by CHIP. I thought that odd. However, we're very happy with CHIP and thankful to have it.

Need help with braces for my daughter, but other than that CHIPs has been great. Thank you for the help.

Over all I am satisfied with CHIP and the services.

Really a good program and helped out when can't get on Medicaid and things are explained very well.

[Provider Name] and [Provider Name] are fantastic!

Satisfied with CHIP program and grateful for the program in Montana. I have a billing issue, please call.

Thank you - we needed your help. His primary provider is a busy doctor. He is as good as they come in Montana for general care. Have to go 190 miles to Billings for more special care. Needed more money for dental.

Thank you for being there for our child and us. You make a difference so we can maintain a decent healthy life for our child.

Thank you for CHIP!!

Thank you for CHIP. I have a healthy child, but the safe feeling in this is priceless. This is a good thing.

Thank you for everything you guys have done for us. Without CHIP I do not know what we would do

Thank you for providing health insurance care for my children. As a single parent, I really appreciate the extra help.

Thank you for these wonderful services. They have been a real blessing.

Thank you for this program. I wish you could extend it to age 19.

Thank you for this program. I do not know what we would do without it. I give thanks every day. Thank you so much.

Thank you so much for providing insurance for our children. It has been a great help and much appreciated.

Thank you so much for providing my children with health care. This gives us peace of mind that our children will be taken care of.

Thank you so much! We would not have been able to take our son to get his eyes checked or teeth cleaned without this insurance!! We appreciate it so much!!!

Thank you very much for providing the care needed for my children. God Bless!

Thank you! I don't know what we would do without Blue CHIPs. What a blessing! Thank you!!

Thanks for everything!

Thanks for providing CHIP-as a single parent of 3 girls it really helps-thanks again

The CHIP Program has been extremely helpful for our family. We never abuse it, but it is so nice to go to the doctor without having to worry about if we can afford it. Thank you for this service.

This is a wonderful program! Real solutions for real families.

This is an awesome health program for children.

This program is GREAT and a life saver! Without this program we wouldn't be able to afford insurance for the other children. Thank you for all that you do and offer

Very happy, and have had good luck with the program

Very helpful

Very helpful and makes it easier to have medical care.

Very pleased and very glad to have it.

We (my son) has been on the CHIP program since I started (he was on the pilot program). We have used CHIPs since the beginning and never had any problems. Has been a godsend, and I feel an excellent program for us.

We appreciate CHIP very much. My husband is a rancher and self-employed, but we couldn't afford health insurance. Thank you CHIP!

We appreciate the program very much. It takes some of the worry away from raising children. A big thank you!

We are low income and do not have health insurance. CHIP provides our 2 children with health insurance, and we are very grateful for that!

We are thankful to have the CHIP program in our area and thanks for referring my little girl to the sleep study program.

We are very grateful to have CHIP insurance for our kids. If we didn't have it, we couldn't afford to take them to the dentist or the eye doctor. Thanks so much!!

We are very happy with the CHIP program.

We are very satisfied with CHIP. It is a wonderful blessing for our family, as my husband is self-employed, and we are unable to afford health insurance. Thank you!

We are very thankful for CHIP

We have been very grateful for the CHIP program, as we both completed college degrees. We've been very satisfied with the providers, and the CHIP benefits.

We have felt blessed to have CHIP to help us financially and still be able to take our kids for check-ups. Thank you!

We really appreciate the CHIP Program. It has been a blessing. Thank you!

When I have called needing help, everyone is helpful and very polite. Without this program, I could have never afforded for my daughter to be treated. Thank you!

You guys don't know what we would do without CHIPS.

## **Provider Choices/Availability of Providers**

#### **Dentists**

Allow child to see their own dentist and help pay those expenses.

Children dentists are very hard to find for our daughter. In the Billings area there was only about 3 or 4 just dentists nothing more.

Dental providers are completely unresponsive to new CHIP patient requests. We cannot even get a return phone call.

I can't seem to find a dentist who will take new and CHIP patients

I wish there were more dentists who honored CHIPs. The few that take CHIPs in our area aren't good with little children.

In three years, I've used the dental very little, because the list of dentists, all of them, have different ages they accept or are not accepting new patients. With 3 children on CHIPs, it was extremely difficult to find one provider for all. So I used Ronald McDonald for cleaning.

It is a challenge to find a dentist.

It is very hard to find a dentist who accepts CHIP.

[Child]'s dentist in Billings doesn't accept CHIPs, so we pay for him to go there every 6 months. That is why his dental benefits are never used.

We need a dental provider in Havre, Mt.

#### **Other Providers**

It's very frustrating when my daughter needs to see a specialist, and there is only one available. However, he doesn't take CHIP. I can't afford to pay for her specialty care she needs.

My son had chronic ear problems and I needed to take him to the specialist and possibly get tubes in his ears, but the ear nose & throat Dr. did not accept CHiP

Provider died so got a new provider who moved before even seeing my child. The only doctors available are in one clinic. (Not due to CHIP-this is a small town.) I do not like how this clinic is run, but do not see a choice-monopoly.

Thank you - we needed your help. His primary provider is a busy doctor. He is as good as they come in Montana for general care. Have to go 190 miles to Billings for more special care. Needed more money for dental.

There are many providers in our area, but when I need a doctor none are accepting new patients. I only need a doctor when she is sick and cannot find one.

# **Limits on Coverage – Services and Covered Amounts**

#### **Dental**

I feel that CHIP could improve on the dental and mental health benefits. We had no limit on dental and generous family counseling benefits with Medicaid. I also think income limits to quality for CHIP should be raised.

I find dental costs don't cover enough to keep my children's teeth taken care of.

I have 5 children. I am a single mother. Thank you for the CHIP program. I do wish the dental program allowed more than it does though.

I would like to see the extra dental \$ made available for orthodontics work if the child has no other dental work that needs done (cavities, etc).

I would prefer a percentage on dental coverage rather than a capped amount.

I'm very satisfied with CHIP. I only wish there was some coverage for braces because in severe cases of crooked teeth this will be a problem through young adult and since my family is in the poverty level this cannot be afforded to make the correction.

It would be helpful if orthodontic work was included in dental. Things like braces.

Maybe have more money available for dental. Overall - the program is great and so helpful! Thanks!

My main suggestion is to increase the dental benefit from \$412.00. Even up to \$500.00 per child would be helpful or if it could be transferred to another child in the family.

My son has bad teeth and the dental benefit isn't enough. His teeth are so crowded he needs braces for the health of his teeth. I wish there was an allowance for orthodontics. I also think the maximum pay is too low.

Need help with braces for my daughter, but other than that CHIPs has been great. Thank you for the help.

Need more dental benefits. Need coverage for single moms.

Need more dental care money; \$412.00 only covers cleaning and preventive. No cavities. Our dentist charges the most.

Orthodontic care should be covered.

Orthodontic procedures should be paid for.

Some exceptions sometimes. Child needed corrective orthodontic care, but none covered. Ended up pulling a tooth to relieve pain and pressure.

Thank you - we needed your help. His primary provider is a busy doctor. He is as good as they come in Montana for general care. Have to go 190 miles to Billings for more special care. Needed more money for dental.

The dental coverage needs to be increased in dollars. Dental care very expensive.

#### Other

Birth control should be covered for young adults.

I feel that CHIP could improve on the dental and mental health benefits. We had no limit on dental and generous family counseling benefits with Medicaid. I also think income limits to quality for CHIP should be raised.

I have a special needs child and CHIP doesn't cover case management and that upsets me because she needs it.

I suggest CHIP help pay for allergy drops instead of the allergy shots.

My son was referred to a psychologist to test him for ADD. After the tests were completed, I met with the doctor so he could explain the results and give us his recommendations as to how to proceed with our son's care. The appt. with the doctor (to explain results) was not covered by CHIP. I thought that odd. However, we're very happy with CHIP and thankful to have it.

We feel the program is not very good for low income families. The coverage is lacking. You have to choose to see a doctor or a dentist. Not right to the child!

Why don't you pay for the ambulance?

## Program Requirements – Age, income, etc.

I feel that CHIP could improve on the dental and mental health benefits. We had no limit on dental and generous family counseling benefits with Medicaid. I also think income limits to quality for CHIP should be raised.

My son has bad teeth and the dental benefit isn't enough. His teeth are so crowded he needs braces for the health of his teeth. I wish there was an allowance for orthodontics. I also think the maximum pay is too low.

Need more dental benefits. Need coverage for single moms.

Thank you for this program. I wish you could extend it to age 19.

We feel the program is not very good for low income families. The coverage is lacking. You have to choose to see a doctor or a dentist. Not right to the child!

# **Quality of Care**

CHIP program is wonderful; couldn't do without it at this time. The dentist my child now has is very good, but when we go in for appointments, we've waited up to 45 minutes before being seen. Also, dentist called to cancel/re-schedule a couple of times. Not CHIPs fault. May find a new one soon.

Dental provider didn't ask about fluoride treatment before giving to my child.

I would like to see... the [Provider location] eye doctor put his glasses on a rack like the rest instead of in a cardboard box.

#### **Enrollment - Time Frame for Enrollment and Reasons for Disenrollment**

I wish this program would have been faster! We have a lot of medical bills still that were not covered and are a burden.

Please put income guidelines in the handbook. Try to get newborn coverage sooner - like at birth!

I don't understand why you'd take him off just for not going to the dentist. In the last year, he hasn't needed to see one.

## Billing, Membership Materials and

A nurse line of some sort would be nice. I often have questions that our nurse can't respond to until the end of the day. Is that what this is (CHIP Family Health Line 1-877-KidsNow (1-877-543-7669))?

Explain a little better how long your dollar amount for dentist visits apply.

Great program. Billing at [Provider Name] in Butte could improve.

I am confused about the dental benefits. It doesn't seem as easy to understand as medical. We are allowed \$412.00, the dentist gives a discount, it doesn't add up to a \$412.00 benefit.

I would like to see the Explanation of Benefits be more specific. The eye doctor all says medical. I want to have each listed so I know what each thing is and how much it costs.

# MAXIMUS

Please put income guidelines in the handbook. Try to get newborn coverage sooner - like at birth!

Satisfied with CHIP program and grateful for the program in Montana. I have a billing issue, please call.

# Other Comments - Not Issue Related

I just enrolled in CHIP and June 30 is my 1st appointment. I have been on the caring program so I don't know too much about CHIP.

Need to see dentist and doctor but won't go.